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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/534,233	03/24/2000	Khai Hee Kwan		3307
23336	7590	04/20/2006		
			EXAMINER	
			GRAHAM, CLEMENT B	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 04/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/534,233	KWAN, KHAI HEE	
	Examiner	Art Unit	
	Clement B. Graham	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 02 October 2005.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 15-19 and 24-38 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 15-19 and 24-38 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ . |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ . | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____ . |

DETAILED ACTION

- 1 Applicant's request for reconsideration of the finality of the rejection of the last Office action is persuasive and, therefore, the finality of that action is withdrawn.
2. Claims 15-19, and 24-38, remained pending.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 15-19 and 24-38, are rejected under 35 U.S.C. 103(a) as being unpatentable over Huberman U.S. Patent No. 5, 826, 244 in view Franklin et al (Hereinafter Franklin U.S Patent 6, 055, 518).

As per claims 15, 18-19, Huberman discloses a method for soliciting competitive terms of deposit operating on a deposit auction system, said system including a programmed computer connected to a network accessible by a plurality of users within a first selected period of time and anonymity means for concealing the identities of deposit applicants the method executable at said computer comprising:

- a) receiving deposit application.(“i. e, request ”) from a prospective depositor who is a respective one of the users, offering money securities or financial equivalent deposit offer terms (see column 3 line 65 and column 4 line 5-15)
- c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a for said deposit application wherein said bid being deposit terms, comprising at least type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange.(see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10) and
- d) receiving an electronic instruction from the deposit applicant, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said applicant for a second selected period of time.(see column 5 lines 10-30).

Huberman fail to explicitly teach assigning a handle to conceal to broker a real identity of the said prospective depositor and displaying said depositor's application anonymously.

However Franklin discloses a goal of most approaches to electronic money is to provide anonymous spending to customers, i.e., to prevent a vendor or bank from associating purchases to individuals. As a further feature to the preferred embodiment, we discuss the ability of a bidder to retain that anonymity in the auction protocol. A first requirement to achieving bidder anonymity is to remove the identity of the bidder at bidding terminals B.sub.1, B.sub.2, B.sub.3 and B.sub.n from the auction protocol of the preferred embodiment. A simple approach to achieve this is for each bidder, prior to submitting a bid, to generate a large random number r and use $h(r)$ as a pseudonym for that bid, where h is a message digest function. That is, a bid would be submitted in a multicast as denoted by in FIG. 5. (see column 10 lines 35-49).

Therefore it would have been obvious to one of ordinary skill in the art the time the invention was made to modify the teachings of Huberman to include assigning a handle to conceal to broker a real identity of the said prospective depositor and displaying said depositor's application anonymously taught by Franklin in order to facilitate transactions between buyers and sellers without identifying the parties involved in the transaction.

As per claim 16, Huberman discloses further comprising a step of receiving from deposit applicant communicating over the network, an electronic instruction selecting at least one of responsive financial institutions bided for said depositor's application. (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10).

As per claim 17, Huberman discloses the method according to claim 15, includes a step of verifying the ownership.(“i. e, authentication”) of said money, securities or financial equivalent as subscribed by deposit applicant.(see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 24. Huberman discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 15.(see column 20 lines 20-30).

Art Unit: 3628

As per claim 25, Huberman discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 16. (see column 20 lines 20-30) and (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10).

As per claim 26. Huberman discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 17. (see column 20 lines 20-30).

As per claim 27, Huberman discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 18. (see column 20 lines 20-30 and column 1lines 15-20).

As per claim 28, Huberman discloses a deposit auction system including a computer connected to a network programmed to perform the method of Claim 19. (see column 20 lines 20-30).

As per claim 29, Huberman discloses Computer executable software code stored on a computer readable storage medium implementing the method of claim 15.(see column 1lines 15-20 and column 3 lines 45-55).

As per claim 30, Huberman discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 16. (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10).

As per claim 31, Huberman discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 17. .(see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 32, Huberman discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 18. .(see column 1 lines 15-20 and column 3 lines 40-55).

As per claim 33, Huberman discloses computer executable software code stored on a computer readable storage medium implementing the method of claim 19.(see column 3 lines 55).

As per claims 34-35, 37-38, Huberman discloses a deposit auction system for soliciting competitive terms of deposit connected to a network, said network comprising at least one client computer and a programmed computer further comprising a database of deposit applications said network accessible by a plurality of users within a first selected period of time. ("i. e., as interpretive see column 3 lines 40-58"), comprising:

- a) means for receiving a deposit application. ("i. e., request") from a prospective one of the users, offering money securities or financial equivalent offer terms. (see column 3 line 65 and column 4 line 5-15)
- c) means for receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least bids for said deposit application offer wherein said bid being depositing terms (see column 3 line 65 and column 4 line 5-15) comprising: type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange. (see column 3 lines 45-65 and column 4 lines 5-65) and (column 19 lines 45-60 and column 20 lines 5-10) and
- d) means for receiving an electronic instruction from the deposit applicant, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said applicant for a second selected period of time. (see column 5 lines 10-30).

Huberman fail to explicitly teach anonymity means for assigning a handle to conceal a real identity of the said prospective depositor for and displaying said depositor's application anonymously.

However Franklin discloses a goal of most approaches to electronic money is to provide anonymous spending to customers, i.e., to prevent a vendor or bank from associating purchases to individuals. As a further feature to the preferred embodiment, we discuss the ability of a bidder to retain that anonymity in the auction protocol. A first requirement to achieving bidder anonymity is to remove the identity of the bidder at bidding terminals B.sub.1, B.sub.2, B.sub.3 and B.sub.n from the auction protocol of the preferred embodiment. A simple approach to achieve this is for each bidder, prior to submitting a bid, to generate a large random number r and use h(r) as a pseudonym for

that bid, where h is a message digest function. That is, a bid would be submitted in a multicast as denoted by in FIG. 5. (see column 10 lines 35-49).

Therefore it would have been obvious to one of ordinary skill in the art the time the invention was made to modify the teachings of Huberman to include anonymity means for assigning a handle to conceal a real identity of the said prospective depositor for and displaying said depositor's application anonymously taught by Breen, Jr in order to facilitate transactions between buyers and sellers without identifying the parties involved in the transaction.

As per claim 36, Huberman and Franklin fails to explicitly teach means for verifying the ownership of said money, securities or financial equivalent as subscribed by deposit applicant.

However verifying the ownership and authenticity of a document is old and well known in the art because the document would have had to consist of an identification number name of the owner and date acquired.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Huberman and Franklin to include verifying the ownership and authenticity of a document because the document would have had to consist of an identification number name of the owner and date acquired.

Conclusion

RESPONSE TO Arguments

5. Applicant 's arguments filed on 10/02/2005 are has been fully considered but they moot in view of new grounds rejections.
6. Any inquiry concerning this communication or earlier communication from the Examiner

should be directed to Clement Graham whose telephone number is (703) 305-1874 Or Hyung S. Sough whose telephone number is (703) 308-0505. The examiner can normally be reached on Monday through Friday from 8:30 AM to 5:00 PM. The fax phone number for this Art Unit is (703) 305-0040.

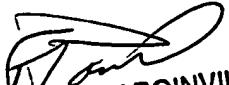
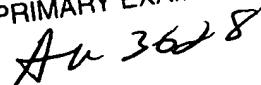
Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

Application/Control Number: 09/534,233
Art Unit: 3628

Page 7

CG

April 10, 2006.


FRANTZY POINVIL
PRIMARY EXAMINER

Apr 3628